

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN

In re:

Hon. Scott W. Dales

JOHN SCOTT PALMER, III,

Case No. 18-00617-swd

Debtor.

Chapter 7

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**TRUSTEE'S MOTION TO ALLOW REAL PROPERTY TO STAND UNINSURED**

Chapter 7 Trustee Scott A. Chernich ("Trustee") moves this Court for entry of an Order Allowing the Real Property to Stand Uninsured, and in support thereof, states as follows:

1. Debtor John Scott Palmer, III ("Debtor") filed for relief under Chapter 7 of the Bankruptcy Code on February 20, 2018.
2. The first meeting of creditors is scheduled for April 20, 2018. Scott A. Chernich is presently acting as the interim Chapter 7.
3. The Debtor lists an interest in real estate located in the Township of Ovid, County of Clinton, and State of Michigan, legally described as:

Situated in the Township of Ovid, Clinton County, Michigan, more particularly described as follows: All land lying South of stream running East and West of the following: Commencing at the Northeast corner of the North ½ of the Northeast ¼ of Section 11, Town7 North, Range 1 West, Ovid Township, Clinton County, Michigan; thence South 64 rods; West 38 rods; North 64 rods; then east 38 rods to the point of beginning. Tax Parcel # 19-120-011-100-010-00.

Commonly known address: 1821 N. Hollister Road, Ovid, MI 48866 ("Real Property").

4. According to the Schedule A, the Real Property has a fair market value of \$30,000.00.
5. The Real Property is owned by Debtor.
6. The Debtor exempted \$27,996.04 of the equity in the Real Property pursuant to MCL 600.5451(1)(m).

7. The Trustee has not held the first meeting of creditors, so he has not made a determination if the Real Property has value to the estate.

8. On February 21, 2018, the Debtor filed an Asset Protection Report ("Report"). According to the Report, there is no insurance on the Real Property.

9. There is no money in the estate to pay insurance premiums on the Real Property.

10. A copy of the Order Granting Trustee's Motion to Allow Real Property to Stand Uninsured is attached as Exhibit A.

WHEREFORE, the Chapter 7 Trustee respectfully requests that this Honorable Court enter an order allowing the Real Property to stand uninsured and for such other and further relief as this Court deems just and proper.

Respectfully submitted:



Dated: February 21, 2018

By: /s/ Scott A. Chernich  
Scott A. Chernich (P48893)  
Chapter 7 Trustee

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